



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name BREMER FINANCIAL CORPORATION

City/State SAINT PAUL, MN

Bank Holding Company Information

Federal Reserve District: 9
 Consolidated Assets (\$000): 15,590,300
 Peer Group Number: 1 Number in Peer Group: 133
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BREMER FINANCIAL CORPORATION
 380 SAINT PETER STREET
 SUITE 500
 SAINT PAUL, MN 55102

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	15,722,345	13,110,986	14,720,360	12,729,549	12,082,051
Net income (\$000)	49,213	33,021	155,042	156,002	145,924
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.79	2.67	55	3.15	2.94	61	3.02	2.77	68	3.16	3.01	52	3.24	3.08	52
+ Non-interest income	1.03	1.13	52	0.95	1.12	44	1.02	1.21	49	1	1.32	45	1.03	1.31	43
- Overhead expense	2.18	2.28	48	2.53	2.68	47	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53
- Provision for credit losses	0	-0.12	65	0.28	0.88	17	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13
+ Securities gains (losses)	0	0.01	67	0.01	0.03	64	0	0.02	43	0	0.01	54	-0.01	0	19
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.64	1.78	43	1.31	0.64	83	1.37	1.04	74	1.60	1.56	51	1.56	1.57	44
Net operating income	1.25	1.36	44	1.01	0.48	81	1.05	0.81	72	1.23	1.19	50	1.21	1.24	42
Net income	1.25	1.35	44	1.01	0.48	81	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.12	3.18	45	4.11	4.09	49	3.60	3.55	51	4.30	4.41	41	4.15	4.24	45
Interest expense	0.18	0.29	29	0.77	0.85	43	0.41	0.52	38	0.96	1.08	41	0.73	0.86	41
Net interest income (tax equivalent)	2.95	2.88	50	3.34	3.24	53	3.19	3.01	55	3.34	3.33	45	3.43	3.38	42
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.07	0.16	2	0.04	0.27	19	0.08	0.27	26	0.05	0.21	24	0.01	0.22	13
Earnings coverage of net loan and lease losses (X)	-34.80	25.70	8	62.26	17.23	86	27.97	22.91	71	47.42	24.40	82	158.55	21.75	94
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.22	1.49	34	1.31	1.32	50	1.21	1.58	31	1.23	0.83	84	1.34	0.90	83
Allowance for loan and lease losses / Total loans and leases	1.22	1.47	34	1.30	1.30	53	1.20	1.55	31	1.23	0.81	84	1.33	0.89	84
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.70	30	0.61	0.63	52	0.49	0.71	37	0.61	0.57	59	0.91	0.61	82
30-89 days past due loans and leases / Total loans and leases	0.12	0.33	20	0.19	0.52	16	0.18	0.39	23	0.30	0.43	41	0.27	0.44	28
Liquidity and Funding															
Net noncore funding dependence	4.50	-0.51	70	12.79	14.37	47	4.70	3.20	59	11.22	14.45	40	12.94	16.62	43
Net short-term noncore funding dependence	3.90	-6.88	85	12.17	4.94	75	4.07	-4.76	79	10.31	3.38	70	11.55	4.66	71
Net loans and leases / Total assets	68.55	60.99	73	67.61	64.23	49	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42
Capitalization															
Tier 1 leverage ratio	8.71	9.15	38	9.64	9.43	60	8.51	9.13	35	9.65	9.76	54	9.76	9.71	52
Holding company equity capital / Total assets	8.96	10.72	23	9.80	11.64	28	8.83	11.16	17	9.78	12.43	18	9.37	12.22	10
Total equity capital (including minority interest) / Total assets	8.96	10.85	22	9.80	11.80	26	8.83	11.29	14	9.78	12.57	16	9.37	12.27	10
Common equity tier 1 capital / Total risk-weighted assets	12.26	12.57	52	11.51	11.64	52	11.88	12.38	46	11.74	12.17	46	12.08	12.12	59
Net loans and leases / Equity capital (X)	7.65	5.73	83	6.90	5.59	79	7.64	5.58	84	6.89	5.21	83	7.05	5.29	82
Cash dividends / Net income	35.60	23.13	72	94.49	81.34	74	51.47	42.30	64	56.15	33.12	89	52.36	27.31	88
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	17.52	16.49	58	5.09	11.31	30	19.75	16.68	62	8.01	9.26	60	1.65	7	24
Equity capital	7.45	9.13	55	11.45	5.70	79	8.10	6.99	63	12.78	10.49	73	1.61	7.89	29
Net loans and leases	19.17	7.22	82	9.05	9.91	61	19.98	9.07	83	10.18	9.10	66	0.12	7.89	11
Noncore funding	-28.04	-25.09	51	-19.98	16.35	8	-2	-12.18	64	0.44	6.59	42	-13.83	10.67	13
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	7.51	11.33	48	8.25	12.46	59	7.67	13.56	47	7.88	13.04	57	8.49	13.37	56
Equity investment in subsidiaries / Equity capital	103.78	102.85	56	104.52	103.91	55	104.19	102.81	62	104.19	103.22	57	103.26	103.10	55
Cash from ops + noncash items + op expense / Op expense + dividends	104.62	98.58	52	88.27	176.81	27	97.23	147.24	19	84.24	190.27	10	107.84	174.91	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	94,380	98,178	392,426	399,714	369,514	-3.87	22.17
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	87,298	90,249	362,175	368,306	339,554	-3.27	23.00
Tax-exempt income on loans and leases.....	7,082	7,929	30,251	31,408	29,960	-10.68	12.86
Estimated tax benefit on income on loans and leases.....	1,818	2,036	7,749	8,073	7,718	-10.70	-44.28
Income on loans and leases (tax equivalent).....	96,198	100,214	400,175	407,787	377,232	-4.01	19.48
Investment interest income (tax equivalent).....	19,582	25,942	99,081	106,818	93,879	-24.52	-3.53
Interest on balances due from depository institutions.....	234	308	844	1,882	1,853	-24.03	27.17
Interest income on other earning assets.....	310	520	1,439	1,722	1,616	-40.38	60.62
Total interest income (tax equivalent).....	116,324	126,984	501,539	518,209	474,580	-8.39	14.96
Interest on time deposits of \$250K or more.....	602	1,786	5,368	8,898	5,414	-66.29	
Interest on time deposits < \$250K.....	1,112	4,307	11,559	20,735	14,549	-74.18	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,214	13,500	29,403	68,745	50,533	-76.19	18.90
Interest on other borrowings and trading liabilities.....	763	2,940	6,702	12,174	7,375	-74.05	-47.27
Interest on subordinated debt and mandatory convertible securities.....	862	1,146	3,820	5,485	5,236	-24.78	126.25
Total interest expense.....	6,553	23,679	56,852	116,037	83,107	-72.33	-9.73
Net interest income (tax equivalent).....	109,771	103,305	444,687	402,172	391,473	6.26	16.86
Non-interest income.....	40,450	31,259	149,944	127,532	124,334	29.40	56.83
Adjusted operating income (tax equivalent).....	150,221	134,564	594,631	529,704	515,807	11.64	25.47
Overhead expense.....	85,765	82,898	366,506	320,191	325,762	3.46	15.56
Provision for credit losses.....	0	9,095	27,323	5,650	1,000		-100.00
Securities gains (losses).....	140	307	364	128	-1,052	-54.40	-90.53
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	64,596	42,878	201,166	203,991	187,993	50.65	47.95
Applicable income taxes.....	12,758	6,942	34,971	36,272	30,173	83.78	18.83
Tax equivalent adjustments.....	2,625	2,915	11,153	11,717	11,896	-9.95	-51.58
Applicable income taxes (tax equivalent).....	15,383	9,857	46,124	47,989	42,069	56.06	-4.79
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	49,213	33,021	155,042	156,002	145,924	49.04	78.92
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	49,213	33,021	155,042	156,002	145,924	49.04	78.92
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	49,213	33,021	155,042	156,002	145,924	49.04	78.92
Investment securities income (tax equivalent).....	19,582	25,942	99,081	106,818	93,879	-24.52	-3.53
US Treasury and agency securities (excluding mortgage-backed securities).....	103	131	493	634	809	-21.37	-67.09
Mortgage-backed securities.....	15,321	21,021	80,688	85,873	70,087	-27.12	15.12
All other securities.....	4,158	4,790	17,900	20,311	22,983	-13.20	-37.73
Cash dividends declared.....	17,520	31,200	79,800	87,600	76,404	-43.85	39.05
Common.....	17,520	31,200	79,800	87,600	76,404	-43.85	39.05
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.96	2.96	50	3.87	3.72	65	3.41	3.27	61	4.07	4	58	3.93	3.87	57
Less: Interest expense	0.17	0.27	30	0.72	0.78	50	0.39	0.48	41	0.91	0.98	45	0.69	0.79	42
Equals: Net interest income (tax equivalent)	2.79	2.67	55	3.15	2.94	61	3.02	2.77	68	3.16	3.01	52	3.24	3.08	52
Plus: Non-interest income	1.03	1.13	52	0.95	1.12	44	1.02	1.21	49	1	1.32	45	1.03	1.31	43
Equals: adjusted operating income (tax equivalent)	3.82	3.87	55	4.11	4.12	50	4.04	4.04	55	4.16	4.41	38	4.27	4.46	39
Less: Overhead expense	2.18	2.28	48	2.53	2.68	47	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53
Less: Provision for credit losses	0	-0.12	65	0.28	0.88	17	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	67	0.01	0.03	64	0	0.02	43	0	0.01	54	-0.01	0	18
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.64	1.78	43	1.31	0.64	83	1.37	1.04	74	1.60	1.56	51	1.56	1.57	44
Less: Applicable income taxes (tax equivalent)	0.39	0.40	53	0.30	0.16	79	0.31	0.23	74	0.38	0.36	54	0.35	0.33	52
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.25	1.36	44	1.01	0.48	81	1.05	0.81	72	1.23	1.19	50	1.21	1.24	42
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.25	1.35	44	1.01	0.48	81	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42
Memo: Net income (last four quarters)	1.11	1.07	58	1.19	0.98	67	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42
Net income—BHC and noncontrolling (minority) interest	1.25	1.37	44	1.01	0.49	82	1.05	0.83	72	1.23	1.20	50	1.21	1.25	42
Margin Analysis															
Average earning assets / Average assets	94.76	93.08	70	94.32	91.24	80	94.60	92.32	76	94.60	91.05	84	94.56	91.48	83
Average interest-bearing funds / Average assets	61.27	62.97	45	66.18	66.92	48	62.89	64.06	47	66.49	65.57	55	65.52	65.56	50
Interest income (tax equivalent) / Average earning assets	3.12	3.18	45	4.11	4.09	49	3.60	3.55	51	4.30	4.41	41	4.15	4.24	45
Interest expense / Average earning assets	0.18	0.29	29	0.77	0.85	43	0.41	0.52	38	0.96	1.08	41	0.73	0.86	41
Net interest income (tax equivalent) / Average earning assets	2.95	2.88	50	3.34	3.24	53	3.19	3.01	55	3.34	3.33	45	3.43	3.38	42
Yield or Cost															
Total loans and leases (tax equivalent)	3.58	4.05	25	4.47	4.74	36	3.94	4.27	33	4.76	5.09	30	4.63	4.95	31
Interest-bearing bank balances	0.15	0.10	91	1.76	1.16	83	0.23	0.27	43	2.74	2.04	84	2.07	1.64	84
Federal funds sold and reverse repos	0	0.26	21	0.51	1.34	18	0.09	0.68	16	1.29	2.44	15	0.59	2.17	7
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.05	3.15	42	4.01	4.05	46	3.52	3.51	48	4.21	4.36	39	4.05	4.20	41
Investment securities (tax equivalent)	2.43	1.84	87	3.29	2.60	91	3.19	2.25	94	3.25	2.76	84	3	2.68	77
US Treasury and agency securities (excluding mortgage-backed securities)	3.68	1.30	98	3.77	2.31	89	3.91	1.75	93	3.99	2.32	91	4.12	2.05	98
Mortgage-backed securities	2.11	1.60	84	3.27	2.49	96	3.14	2.05	98	3.19	2.61	92	2.86	2.50	87
All other securities	3.42	2.93	71	3.42	3.62	52	3.26	3.24	59	3.46	4.06	33	3.33	4.20	33
Interest-bearing deposits	0.14	0.26	28	0.73	0.90	39	0.37	0.53	32	0.92	1.10	36	0.69	0.81	43
Time deposits of \$250K or more	0.63	0.82	34	2.06	1.83	70	1.44	1.42	48	2.28	1.96	74	1.69	1.44	69
Time deposits < \$250K	0.62	0.78	38	1.77	1.69	57	1.34	1.36	49	1.92	1.82	51	1.45	1.29	59
Other domestic deposits	0.16	0.17	54	0.83	0.71	69	0.40	0.36	64	1.10	0.93	69	0.85	0.67	74
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.07	0.18	27	0.10	1.14	2	0.09	0.62	3	0.12	1.86	5	0.13	1.51	3
Other borrowed funds and trading liabilities	0.91	1.38	36	1.57	1.90	31	1.28	1.50	39	2.17	2.38	35	1.81	2.28	20
All interest-bearing funds	0.27	0.42	28	1.09	1.15	53	0.61	0.74	40	1.37	1.49	45	1.05	1.19	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	40,450	31,259	149,944	127,532	124,334
Fiduciary activities income	5,474	5,351	20,648	21,961	23,014
Service charges on deposit accounts - domestic	3,774	4,211	15,183	18,040	18,486
Trading revenue	3,284	1,824	8,663	7,107	3,963
Investment banking fees and commissions	4,405	3,989	15,221	15,096	15,487
Insurance activities revenue	2,846	3,062	16,749	16,020	15,440
Venture capital revenue	0	0	0	0	0
Net servicing fees	3,482	-2,766	-6,638	1,096	4,296
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	11,547	9,440	56,348	24,874	20,210
Other non-interest income	5,638	6,148	23,770	23,338	23,438
Total overhead expenses	85,765	82,898	366,506	320,191	325,762
Personnel expense	57,313	53,794	241,463	207,868	214,844
Net occupancy expense	10,351	10,260	41,939	39,767	42,847
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	229	228	914	914	914
Other operating expenses	17,872	18,616	82,190	71,642	67,157
Fee income on mutual funds and annuities	1,326	1,227	4,655	15,096	15,487
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,592	1,637	1,676	1,651	1,794
Average personnel expense per employee	36	32.86	144.07	125.90	119.76
Average assets per employee	9,875.84	8,009.15	8,783.03	7,710.21	6,734.70

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.28	2.10	71	3.93	2.64	70	3.10	2.02	71	11.84	2.72	94	12.46	3.08	95
Overhead expenses / Net Interest Income + non-interest income	58.11	59.31	43	62.97	63.90	54	62.81	62.28	58	61.81	61.29	56	64.65	60.88	71
Percent of Average Assets															
Total overhead expense	2.18	2.28	48	2.53	2.68	47	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53
Personnel expense	1.46	1.28	70	1.64	1.36	78	1.64	1.30	81	1.63	1.41	74	1.78	1.44	81
Net occupancy expense	0.26	0.24	61	0.31	0.27	68	0.28	0.26	65	0.31	0.28	64	0.35	0.28	75
Other operating expenses	0.46	0.73	13	0.57	0.98	14	0.56	0.94	15	0.57	0.97	12	0.56	0.97	7
Overhead less non-interest income	1.15	1.10	53	1.58	1.47	61	1.47	1.25	72	1.51	1.32	61	1.67	1.38	65
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.09	58.69	39	61.60	63.38	51	61.64	61.82	54	60.45	60.64	54	63.16	60.37	66
Personnel expense	38.15	33.28	75	39.98	33.17	86	40.61	32.36	89	39.24	32.39	85	41.65	32.51	92
Net occupancy expense	6.89	6.42	60	7.62	6.75	66	7.05	6.58	59	7.51	6.52	69	8.31	6.48	81
Other operating expenses	12.05	18.45	6	14	22.88	9	13.98	22.28	7	13.70	21.20	6	13.20	20.90	3
Total non-interest income	26.93	28.42	53	23.23	26.40	45	25.22	28.83	46	24.08	29.23	48	24.10	28.50	46
Fiduciary activities income	3.64	2.15	72	3.98	2.03	76	3.47	2.09	72	4.15	1.97	78	4.46	2.14	80
Service charges on domestic deposit accounts	2.51	3.21	36	3.13	3.92	37	2.55	3.27	34	3.41	3.88	40	3.58	4.15	43
Trading revenue	2.19	0.97	82	1.36	1.58	68	1.46	1.28	74	1.34	1.18	73	0.77	0.85	68
Investment banking fees and commissions	2.93	2.51	70	2.96	2.81	67	2.56	2.46	67	2.85	3.54	67	3	3.42	71
Insurance activities revenue	1.89	0.38	88	2.28	0.40	91	2.82	0.41	92	3.02	0.47	92	2.99	0.47	92
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	2.32	0.99	81	-2.06	-0.41	15	-1.12	0.01	12	0.21	0.28	59	0.83	0.65	69
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	7.69	3.74	81	7.02	1.88	89	9.48	3.92	86	4.70	1.86	87	3.92	1.61	84
Other non-interest income	3.75	8.65	16	4.57	9.85	25	4	9.65	17	4.41	10.04	16	4.54	9.86	15
Overhead less non-interest income	30.17	29.66	47	38.38	36.23	58	36.42	31.93	60	36.37	31.06	56	39.05	31.46	73
Applicable income taxes / Pretax net operating income (tax equivalent)	19.75	21.04	35	16.19	17.54	33	17.38	18.63	34	17.78	20.56	25	16.05	19.04	23
Applicable income tax + TE / Pretax net operating income + TE	23.81	22.74	64	22.99	22.86	48	22.93	21.18	58	23.53	23.23	57	22.38	21.56	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	6,974,295	6,232,220	6,911,176	6,141,243	5,539,902	11.91	41.30
Commercial and industrial loans	2,369,265	1,333,496	2,352,729	1,271,845	1,138,073	77.67	89.16
Loans to individuals	120,428	151,607	133,426	160,166	191,643	-20.57	-58.47
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	515,302	566,435	536,386	597,331	581,592	-9.03	-18.15
Other loans and leases	839,762	803,359	837,341	808,584	707,176	4.53	62.92
Less: Unearned income	49	49	49	50	53	0.00	-20.97
Loans and leases, net of unearned income	10,819,003	9,087,068	10,771,009	8,979,119	8,158,333	19.06	41.92
Less: Allowance for loan and lease losses	131,566	118,539	129,785	110,232	108,756	10.99	28.19
Net loans and leases	10,687,437	8,968,529	10,641,224	8,868,887	8,049,577	19.17	42.11
Debt securities that reprice or mature in over 1 year	3,054,264	2,686,195	2,783,031	2,714,676	2,733,141	13.70	35.27
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	13,741,701	11,654,724	13,424,255	11,583,563	10,782,718	17.91	40.53
Interest-bearing bank balances	464,891	58,163	769,159	82,193	57,553	699.29	170.76
Federal funds sold and reverse repos	2,271	174	2,504	88	437	1205.17	997.10
Debt securities that reprice or mature within 1 year	399,220	514,502	495,682	554,616	474,547	-22.41	30.07
Trading assets	92,588	154,340	139,589	80,585	18,189	-40.01	498.69
Total earning assets	14,700,671	12,381,903	14,831,189	12,301,045	11,333,444	18.73	43.10
Non-interest-bearing cash and due from depository institutions	124,756	110,102	157,569	150,586	183,950	13.31	101.06
Premises, fixed assets, and leases	122,333	123,903	122,201	124,284	125,326	-1.27	-10.10
Other real estate owned	1,128	2,020	1,785	1,141	1,900	-44.16	-77.24
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00
Intangible and other assets	639,556	646,268	655,770	589,990	545,562	-1.04	41.69
Total assets	15,590,300	13,266,052	15,770,370	13,168,902	12,192,038	17.52	42.65
Quarterly average assets	15,722,345	13,110,986	15,712,944	13,066,577	12,200,969	19.92	47.02
Average loans and leases (YTD)	10,742,516	8,962,741	10,158,813	8,560,414	8,139,298	19.86	43.81
Memoranda							
Loans held-for-sale	75,659	31,564	45,137	48,228	18,655	139.70	89.34
Loans not held-for-sale	10,743,344	9,055,504	10,725,872	8,930,891	8,139,678	18.64	41.67
Real estate loans secured by 1-4 family	1,512,472	1,184,936	1,448,719	1,181,533	1,063,962	27.64	65.20
Commercial real estate loans	4,809,649	4,375,007	4,800,799	4,293,238	3,821,029	9.93	40.29
Construction and land development	728,854	494,070	722,823	451,903	395,067	47.52	74.63
Multifamily	872,111	919,127	888,143	802,411	612,633	-5.12	51.92
Nonfarm nonresidential	3,208,684	2,961,810	3,189,833	3,038,924	2,813,329	8.34	31.67
Real estate loans secured by farmland	652,174	672,277	661,658	666,472	654,911	-2.99	10.18
Total investment securities	3,453,484	3,200,697	3,278,713	3,269,292	3,207,688	7.90	34.65
U.S. Treasury securities	308	313	310	454	296	-1.60	53.23
US agency securities (excluding mortgage-backed securities)	11,596	14,259	12,004	14,508	18,272	-18.68	-66.75
Municipal securities	479,238	515,647	497,973	520,706	564,866	-7.06	-17.46
Mortgage-backed securities	2,933,858	2,615,291	2,705,854	2,673,250	2,555,781	12.18	59.24
Asset-backed securities	28,484	55,187	62,572	60,374	68,473	-48.39	-73.31
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	2,175,467	2,096,245	2,283,993	2,126,506	2,384,746	3.78	-15.18
U.S. Treasury securities	308	313	310	454	296	-1.60	53.23
US agency securities (excluding mortgage-backed securities)	11,596	14,259	12,004	14,508	18,272	-18.68	-66.75
Municipal securities	479,238	515,647	497,973	520,706	564,866	-7.06	-17.46
Mortgage-backed securities	1,655,841	1,510,839	1,711,134	1,530,464	1,732,839	9.60	-10.13
Asset-backed securities	28,484	55,187	62,572	60,374	68,473	-48.39	-73.31
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	24,490	71,023	48,637	27,907	-10,902	-65.52	
Available-for-sale securities appreciation (depreciation)	47,365	56,580	88,575	42,246	-44,619	-16.29	-24.50
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,941,428	1,394,591	2,149,798	1,326,113	1,084,237	39.21	115.72

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,300,860	884,465	1,254,144	875,531	905,162	47.08	110.73
NOW, ATS and transaction accounts	503,156	513,689	656,465	432,241	384,226	-2.05	41.24
Time deposits less brokered deposits < \$250K	-172,525	59,217	-470,845	-35,390	-258,545		
MMDA and other savings accounts	10,748,963	8,077,033	10,681,236	8,331,851	7,796,361	33.08	69.88
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,380,454	9,534,404	12,121,000	9,604,233	8,827,204	29.85	62.57
Time deposits of \$250K or more	342,029	343,042	417,184	351,287	363,548	-0.30	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	128,765	114,517	124,809	157,855	203,753	12.44	-73.84
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	100,000	700,454	100,000	350,000	100,190	-85.72	-66.67
Other borrowings w/remaining maturity over 1 year	47,350	30,654	47,350	30,654	30,654	54.47	-56.95
Brokered deposits < \$250K	867,013	875,308	1,208,697	1,046,911	1,230,090	-0.95	
Noncore funding	1,485,157	2,063,975	1,898,040	1,936,707	1,928,235	-28.04	-24.36
Trading liabilities	55,833	38,750	34,458	48,343	25,406	44.09	250.73
Subordinated notes and debentures + trust preferred securities	166,817	169,145	168,637	163,418	158,826	-1.38	1.59
Other liabilities	105,139	159,700	155,806	128,086	110,241	-34.16	-22.61
Total liabilities	14,193,400	11,965,974	14,377,941	11,880,787	11,049,912	18.61	43.44
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,847	2,847	2,847	2,847	2,847	0.00	0.00
Common surplus	0	0	0	0	0		
Retained earnings	1,407,882	1,302,768	1,376,189	1,300,947	1,232,545	8.07	36.61
Accumulated other comprehensive income	-13,829	-5,537	13,393	-15,679	-93,266		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,396,900	1,300,078	1,392,429	1,288,115	1,142,126	7.45	35.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,396,900	1,300,078	1,392,429	1,288,115	1,142,126	7.45	35.06
Total liabilities and capital	15,590,300	13,266,052	15,770,370	13,168,902	12,192,038	17.52	42.65
Memoranda							
Non-interest-bearing deposits	4,562,257	3,009,598	4,393,002	3,109,439	2,984,415	51.59	117.77
Interest-bearing deposits	9,027,239	7,743,156	9,353,879	7,892,992	7,436,427	16.58	37.16
Total deposits	13,589,496	10,752,754	13,746,881	11,002,431	10,420,842	26.38	56.63
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,392,429	1,288,115	1,288,115	1,142,126	1,124,040		
Accounting restatements	0	0	0	0	-178		
Net income	49,213	33,021	155,042	156,002	145,924		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	17,520	31,200	79,800	87,600	76,404		
Change in other comprehensive income	-27,222	10,142	29,072	77,587	-51,256		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,396,900	1,300,078	1,392,429	1,288,115	1,142,126		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.73	36.10	70	46.98	38.37	64	43.82	36.22	63	46.63	37.78	63	45.44	37.19	62
Commercial and industrial loans	15.20	13.88	59	10.05	12.73	38	14.92	13.52	59	9.66	12.02	39	9.33	12.85	36
Loans to individuals	0.77	3.42	35	1.14	3.84	41	0.85	3.40	37	1.22	4.20	40	1.57	4.31	42
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	3.31	0.19	96	4.27	0.20	95	3.40	0.19	96	4.54	0.24	96	4.77	0.30	95
Other loans and leases	5.39	4.29	64	6.06	4.96	62	5.31	4.63	60	6.14	5.01	61	5.80	5	62
Net loans and leases	68.55	60.99	73	67.61	64.23	49	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42
Debt securities over 1 year	19.59	16.70	64	20.25	14.63	82	17.65	15.55	62	20.61	14.60	81	22.42	14.63	85
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	88.14	78.43	91	87.85	80.12	84	85.12	78.16	73	87.96	79.65	80	88.44	79.97	84
Interest-bearing bank balances	2.98	9.08	14	0.44	4.14	4	4.88	7.51	34	0.62	3.06	18	0.47	3.04	13
Federal funds sold and reverse repos	0.01	0.50	64	0	0.78	59	0.02	0.82	65	0	1.57	52	0	1.66	54
Debt securities 1 year or less	2.56	1.59	79	3.88	1.72	83	3.14	1.68	82	4.21	1.91	83	3.89	1.96	79
Trading assets	0.59	0.56	75	1.16	1.27	73	0.89	1.01	72	0.61	1.19	73	0.15	1.33	55
Total earning assets	94.29	91.48	80	93.34	89.78	87	94.04	91.05	87	93.41	89.53	87	92.96	89.74	81
Non-interest cash and due from depository institutions	0.80	1	36	0.83	1.12	29	1	1.07	44	1.14	1.14	47	1.51	1.21	74
Other real estate owned	0.01	0.02	41	0.02	0.03	44	0.01	0.02	50	0.01	0.03	30	0.02	0.04	36
All other assets	4.91	7.44	20	5.83	9.05	19	4.96	7.82	17	5.45	9.27	11	5.53	8.98	16
Memoranda															
Short-term investments	5.56	11.92	20	4.32	7.73	43	8.04	11.17	41	4.84	7.63	52	4.37	7.80	48
U.S. Treasury securities	0	0.98	29	0	0.86	28	0	0.84	35	0	1.03	27	0	1.04	34
US agency securities (excluding mortgage-backed securities)	0.07	0.73	33	0.11	0.51	41	0.08	0.63	34	0.11	0.54	43	0.15	0.69	45
Municipal securities	3.07	1.77	76	3.89	1.44	83	3.16	1.69	76	3.95	1.34	84	4.63	1.62	84
Mortgage-backed securities	18.82	12.38	79	19.71	11.43	91	17.16	11.75	76	20.30	11.44	91	20.96	11.13	91
Asset-backed securities	0.18	0.35	66	0.42	0.27	75	0.40	0.32	72	0.46	0.28	75	0.56	0.33	78
Other debt securities	0	0.46	8	0	0.39	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0.49	0.46	67	0.24	0.40	54	0.29	0.52	46	0.37	0.39	61	0.15	0.30	49
Loans held for investment	68.91	61.15	75	68.26	64.43	51	68.01	61.72	67	67.82	63.50	47	66.76	63.93	44
Real estate loans secured by 1-4 family	9.70	11.69	40	8.93	13.18	33	9.19	11.91	37	8.97	13.29	32	8.73	13.46	30
Revolving	1.06	1.51	50	1.54	2.02	48	1.09	1.66	45	1.61	2.07	48	1.90	2.27	47
Closed-end, secured by first liens	8.43	9.76	45	6.99	10.62	34	7.84	9.81	41	6.92	10.69	30	6.27	10.57	28
Closed-end, secured by junior liens	0.21	0.21	65	0.40	0.28	75	0.26	0.22	72	0.44	0.28	77	0.55	0.31	80
Commercial real estate loans	30.85	22.27	72	32.98	23.11	72	30.44	22.22	67	32.60	22.23	72	31.34	21.58	69
Construction and land development	4.68	3.32	67	3.72	3.46	56	4.58	3.40	66	3.43	3.44	55	3.24	3.51	52
Multifamily	5.59	3.21	82	6.93	3.23	87	5.63	3.12	83	6.09	3.01	85	5.02	2.72	84
Nonfarm nonresidential	20.58	14.77	69	22.33	15.32	70	20.23	14.72	69	23.08	14.69	75	23.08	14.44	75
Real estate loans secured by farmland	4.18	0.33	97	5.07	0.35	97	4.20	0.33	97	5.06	0.36	97	5.37	0.41	97

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	64.46	57.91	58	68.58	57.83	60	64.16	57.15	55	68.39	57.46	61	67.90	56.49	62
Real estate loans secured by 1-4 family	13.98	19.43	33	13.04	20.44	25	13.45	19.43	28	13.16	20.75	26	13.04	21.10	25
Revolving	1.53	2.45	42	2.25	3.09	42	1.59	2.64	41	2.36	3.15	44	2.84	3.50	46
Closed-end	12.45	16.76	34	10.79	17.13	28	11.86	16.59	31	10.79	17.39	26	10.20	17.39	22
Commercial real estate loans	44.46	35.36	63	48.15	34.31	72	44.57	34.63	63	47.81	33.52	74	46.84	32.14	72
Construction and land development	6.74	5.29	64	5.44	5.12	58	6.71	5.26	64	5.03	5.09	57	4.84	5.20	53
1-4 family	0.55	1.05	49	0.89	0.98	55	0.47	0.93	46	0.78	0.94	52	0.57	1.02	47
Other	6.18	4.21	71	4.55	4	57	6.24	4.19	71	4.25	4.02	59	4.27	4.05	58
Multifamily	8.06	5.08	78	10.11	4.90	86	8.25	4.96	78	8.94	4.69	84	7.51	4.10	84
Nonfarm nonresidential	29.66	23.47	65	32.59	22.69	70	29.61	22.93	65	33.84	22.15	76	34.48	21.40	79
Owner-occupied	11.82	7.93	73	13.10	7.70	82	11.88	7.68	75	13.28	7.72	83	14	8.03	84
Other	17.83	15.25	59	19.49	14.76	67	17.73	14.95	59	20.56	14.34	71	20.49	13.38	77
Real estate loans secured by farmland	6.03	0.56	97	7.40	0.53	97	6.14	0.54	97	7.42	0.55	97	8.03	0.63	97
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	21.90	23.16	50	14.67	20.31	33	21.84	22.17	53	14.16	19.53	34	13.95	20.32	34
Loans to individuals	1.11	6.02	33	1.67	6.48	37	1.24	6.13	34	1.78	7.13	38	2.35	7.36	41
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	4.76	0.33	96	6.23	0.31	95	4.98	0.32	95	6.65	0.37	96	7.13	0.46	95
Other loans and leases	7.76	8.05	60	8.84	9.38	60	7.77	9.09	58	9.01	9.85	61	8.67	9.66	57
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	466.10	382.51	66	452.68	401.07	51	472.57	381.27	68	449.50	391.26	53	427.81	379.80	54
Real estate loans secured by 1-4 family	101.08	124.29	41	86.07	138.65	30	99.06	125.03	39	86.48	138.18	30	82.16	137.84	28
Revolving	11.06	16.14	45	14.84	21.22	43	11.73	17.42	42	15.54	21.26	45	17.89	23.33	46
Closed-end	90.02	106.79	44	71.23	115.78	30	87.33	106.14	39	70.94	115.20	30	64.27	112.79	27
Commercial real estate loans	321.44	237.40	72	317.78	240.54	66	328.27	234.65	73	314.23	229.44	67	295.07	219.72	61
Construction and land development	48.71	35.26	66	35.89	35.93	51	49.42	35.62	67	33.08	34.95	51	30.51	35.36	50
1-4 family	3.99	6.84	49	5.85	6.92	55	3.50	6.34	47	5.13	6.61	54	3.61	7.04	44
Other	44.72	28.01	75	30.03	27.85	54	45.93	28.16	75	27.94	27.32	54	26.90	27.26	52
Multifamily	58.28	34.02	81	66.76	33.54	85	60.73	32.74	84	58.73	31.04	85	47.31	27.85	83
Nonfarm nonresidential	214.44	157.71	69	215.13	159.79	65	218.11	155.06	68	222.43	152.10	70	217.25	147.22	68
Owner-occupied	85.49	52.99	77	86.49	54.16	77	87.50	52.37	78	87.28	53.07	79	88.19	54.89	74
Other	128.95	102.29	63	128.64	103.49	60	130.62	100.54	62	135.15	97.41	66	129.06	91.80	66
Real estate loans secured by farmland	43.59	3.50	97	48.83	3.48	97	45.24	3.44	97	48.78	3.60	97	50.57	4.02	97
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	158.34	145.22	60	96.86	132.09	38	160.87	139.91	60	93.09	122.02	39	87.89	128.82	34
Loans to individuals	8.05	35.91	35	11.01	40.80	38	9.12	37.47	36	11.72	43.51	37	14.80	42.67	42
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	34.44	1.94	96	41.14	1.90	96	36.68	1.88	96	43.72	2.18	96	44.91	2.72	96
Other loans and leases	56.12	47.52	63	58.35	54.71	61	57.26	49.54	62	59.18	52.44	61	54.61	51.79	59
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.63	27.81	62	35.05	27.16	66	32.69	27.32	60	34.54	26.45	66	32.84	24.79	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.96	185.94	64	231.31	188.67	60	240.79	183.76	64	226.99	178.57	64	206.88	167.93	58
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	321.45	243.39	71	317.80	248.20	64	328.28	240.85	72	314.26	236.10	62	295.07	225.98	60

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5.56	11.92	20	4.32	7.73	43	8.04	11.17	41	4.84	7.63	52	4.37	7.80	48
Liquid assets	21.82	27.16	35	18.66	22.73	46	22.16	26.22	40	18.87	22.44	49	19.86	22.72	53
Investment securities	22.15	18.78	64	24.13	16.91	79	20.79	17.85	66	24.83	16.99	81	26.31	17.27	86
Net loans and leases	68.55	60.99	73	67.61	64.23	49	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42
Net loans, leases and standby letters of credit	68.98	61.79	73	68.13	65.22	48	67.91	62.48	65	67.88	64.84	48	66.58	65.07	38
Core deposits	79.41	73.69	64	71.87	64.18	64	76.86	70.67	58	72.93	63.09	70	72.40	62.13	67
Noncore funding	9.53	11.95	50	15.56	19.78	42	12.04	14.13	57	14.71	19.36	44	15.82	21.34	47
Time deposits of \$250K or more	2.19	1.96	63	2.59	2.95	50	2.65	2.11	68	2.67	2.94	52	2.98	2.89	57
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.83	1.22	51	0.86	1.77	48	0.79	1.47	49	1.20	1.94	55	1.67	1.97	60
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.81	0.60	61	0.86	0.97	57	0.78	0.54	61	1.20	0.48	69	1.67	0.54	76
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.64	1.11	54	5.28	3.69	73	0.63	1.24	48	2.66	3.01	50	0.82	3.67	23
Earning assets that reprice within 1 year	43.61	38.67	61	34.40	39.59	33	34.84	39.38	37	34.02	39.29	30	34.02	40.29	30
Interest-bearing liabilities that reprice within 1 year	11.14	7.73	80	13.94	10.23	78	13.76	8.20	82	6.29	10.19	23	16.23	10.01	80
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	32.47	29.49	51	20.45	27.26	33	21.09	29.11	31	27.73	26.63	50	17.79	27.38	31
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.50	-0.51	70	12.79	14.37	47	4.70	3.20	59	11.22	14.45	40	12.94	16.62	43
Net short-term noncore funding dependence	3.90	-6.88	85	12.17	4.94	75	4.07	-4.76	79	10.31	3.38	70	11.55	4.66	71
Short-term investment / Short-term noncore funding	61.80	246.74	15	28.77	77.70	33	69.88	184.19	21	34.77	77.77	41	29.95	66.46	38
Liquid assets - short-term noncore funding / Nonliquid assets	16.40	30.67	30	4.48	16.50	31	13.70	28.18	31	6.11	16.97	34	6.58	16.04	36
Net loans and leases / Total deposits	78.64	76.22	60	83.41	88.34	33	77.41	79.43	42	80.61	90.31	26	77.24	90.08	18
Net loans and leases / Core deposits	86.33	83.77	62	94.06	101.46	37	87.79	88.34	57	92.34	103.93	32	91.19	105	30
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.79	0.62	83	5.64	1.57	91	3.65	1.57	80	2.22	0.72	88	-0.92	-0.82	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.47	1.31	85	4.50	3.85	63	6.65	4.31	77	3.36	1.36	86	-3.76	-1.98	7
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	37.01	12.84	85	34.51	12.92	82	30.34	11.38	81	34.96	12.67	83	25.66	16.19	66
Available-for-sale securities	62.99	85.49	14	65.49	85.17	17	69.66	87.23	18	65.04	85.40	16	74.34	81.88	33
U.S. Treasury securities	0.01	5.10	29	0.01	5.04	27	0.01	4.72	35	0.01	6.15	26	0.01	6.99	33
US agency securities (excluding mortgage-backed securities)	0.34	4.35	28	0.45	3.36	36	0.37	4.01	31	0.44	3.49	38	0.57	4.02	33
Municipal securities	13.88	9.71	70	16.11	8.69	76	15.19	9.83	72	15.93	7.75	77	17.61	9.16	77
Mortgage-backed securities	84.95	66.67	74	81.71	68.40	67	82.53	66.64	71	81.77	67.43	68	79.68	65.45	69
Asset-backed securities	0.82	1.97	65	1.72	1.67	73	1.91	1.91	71	1.85	1.66	73	2.13	2.05	73
Other debt securities	0	3.05	8	0	2.67	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	11.56	9.29	70	16.07	10.98	73	15.12	10.55	77	16.96	11.86	74	14.79	11.91	72
Debt securities 1 to 5 years	2.93	16.09	19	1.44	17.72	10	2.43	17.03	17	1.04	17.94	7	3.03	19.18	20
Debt securities over 5 years	85.51	72.48	68	82.49	67.50	63	82.45	69.86	64	82	66.02	63	82.18	64.73	72
Pledged securities	56.22	33.48	82	43.57	36.65	60	65.57	35.67	85	40.56	30.57	62	33.80	33.30	54
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	51.24	156.41	31	-16.53	53.90	14	98.99	183.32	41	19.60	26.69	54	-2.85	6.77	40
Investment securities	7.90	31.91	20	-7.84	9.51	10	0.29	23.62	17	1.92	11.75	33	6.55	9.42	60
Core deposits	29.85	29.18	58	11.15	12	57	26.20	26.88	53	8.80	11.23	54	5.64	7.29	53
Noncore funding	-28.04	-25.09	51	-19.98	16.35	8	-2	-12.18	64	0.44	6.59	42	-13.83	10.67	13

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,029,960	2,671,007	2,439,225
Commit: Secured commercial real estate loans	559,151	661,408	639,506	699,957	454,195
Commit: Unsecured real estate loans	0	1,594	0	1,594	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	66,219	69,411	68,984	70,315	67,528
Commercial and similar letters of credit	0	1,635	230	1,818	2,181
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	21,853	21,853	21,853	21,853	13,100
Credit derivatives - notional amount (holding company as beneficiary)	51,907	32,342	52,293	32,521	45,741
Credit derivative contracts w/ purchased credit protection-investment grade	73,759	54,195	74,145	54,374	58,841
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	172,000	339,000	132,500	75,000	36,000
Written options contracts (interest rate)	125,562	324,364	112,623	38,242	19,476
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,888,734	2,833,850	3,771,538	2,462,142	2,029,317
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							19.21	22.01	48	20.28	23.52	50	20.01	24.05	47
Standby letters of credit	0.42	0.67	45	0.52	0.78	47	0.44	0.71	44	0.53	0.84	46	0.55	0.92	45
Commercial and similar letters of credit	0	0.02	20	0.01	0.02	61	0	0.02	45	0.01	0.02	64	0.02	0.02	63
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.14	0.28	64	0.16	0.41	64	0.14	0.35	63	0.17	0.42	65	0.11	0.52	63
Credit derivatives - notional amount (holding company as beneficiary)	0.33	0.18	78	0.24	0.33	72	0.33	0.30	74	0.25	0.52	73	0.38	0.75	80
Credit derivative contracts w/ purchased credit protection-investment grade	0.47	0.17	82	0.41	0.23	79	0.47	0.25	82	0.41	0.30	78	0.48	0.52	85
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	26.85	42.67	64	26.36	54.47	58	25.47	48.62	58	19.56	68.47	50	17.10	65.81	48
Interest rate contracts	26.85	30.32	67	26.36	40.32	61	25.47	34.36	61	19.56	47.31	52	17.10	43.84	50
Interest rate futures and forward contracts	1.10	4.59	63	2.56	11.14	71	0.84	6.21	53	0.57	10.67	53	0.30	11.40	51
Written options contracts (interest rate)	0.81	2	52	2.45	2.54	70	0.71	2.18	47	0.29	2.47	42	0.16	2.16	34
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	24.94	20.33	70	21.36	23.70	62	23.92	20.83	68	18.70	28.86	58	16.64	26.74	62
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							29.83	42.82	41	31.20	45.53	42	29.97	44.93	42

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,186,296	3,497,214	4,016,661	2,575,384	2,084,793
Interest rate contracts	4,186,296	3,497,214	4,016,661	2,575,384	2,084,793
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	172,000	339,000	132,500	75,000	36,000
Written options	125,562	324,364	112,623	38,242	19,476
Exchange-traded	0	0	0	0	0
Over-the-counter	125,562	324,364	112,623	38,242	19,476
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,888,734	2,833,850	3,771,538	2,462,142	2,029,317
Held for trading	3,688,734	2,833,850	3,571,538	2,462,142	1,836,917
Interest rate contracts	3,688,734	2,833,850	3,571,538	2,462,142	1,836,917
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	497,562	663,364	445,123	113,242	247,876
Interest rate contracts	497,562	663,364	445,123	113,242	247,876
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,234,493	3,227,045	3,978,182	2,591,516	2,124,158
One year or less	1,814,136	1,349,809	1,713,213	938,953	750,042
Over 1 year to 5 years	478,078	275,404	376,298	202,128	144,881
Over 5 years	1,942,279	1,601,832	1,888,671	1,450,435	1,229,235
Gross negative fair value (absolute value)	55,838	42,452	35,761	48,477	20,707
Gross positive fair value	97,764	161,729	146,627	82,003	20,276
Held for trading	92,529	154,236	139,478	80,532	18,059
Non-traded	5,235	7,493	7,149	1,471	2,217
Current credit exposure on risk-based capital derivative contracts	70,441	148,555	133,793	46,178	11,372
Credit losses on derivative contracts	51	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	3	8.11	40	9.27	7.86	65	2.80	8.18	34	1.48	5.91	34	0.93	6.60	24
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	3	7.80	42	9.27	7.35	69	2.80	7.73	37	1.48	5.10	36	0.93	5.49	29
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	92.89	69.64	72	81.03	69.06	57	93.90	68.76	77	95.60	69.75	74	97.34	70.34	82
Held for trading															
Interest rate contracts	88.11	42.14	74	81.03	45.49	70	88.92	43.53	74	95.60	44.16	79	88.11	46.31	71
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Interest rate contracts	11.89	57.86	25	18.97	54.51	29	11.08	56.47	25	4.40	55.84	20	11.89	53.69	28
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	43.34	26.80	72	38.60	31.34	68	42.65	32.05	71	36.46	32.17	61	35.98	32.51	64
Over 1 year to 5 years	11.42	28.69	24	7.87	27.94	22	9.37	27.06	22	7.85	30.45	22	6.95	31.16	16
Over 5 years	46.40	30.03	68	45.80	31.18	68	47.02	29.56	71	56.32	28.09	81	58.96	28.71	79
Gross negative fair value (absolute value)	1.33	1.21	61	1.21	1.98	40	0.89	1.55	40	1.88	0.83	87	0.99	0.72	71
Gross positive fair value	2.34	1.70	81	4.62	2.69	84	3.65	2.23	82	3.18	1.19	95	0.97	0.85	61
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.05	70	0.03	0.11	43	0.03	0.07	46	0.04	0.06	73	0.02	0.06	55
Gross positive fair value (X)	0.07	0.07	69	0.13	0.13	67	0.11	0.09	71	0.07	0.07	76	0.02	0.06	50
Held for trading (X)	0.07	0.05	76	0.12	0.10	71	0.10	0.07	75	0.06	0.06	79	0.02	0.05	61
Non-traded (X)	0	0.01	39	0.01	0.02	47	0.01	0.02	46	0	0.01	38	0	0.01	39
Current credit exposure (X)	0.05	0.05	65	0.12	0.09	70	0.10	0.06	74	0.04	0.05	63	0.01	0.04	50
Credit losses on derivative contracts	0	0	96	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.66	0.61	64	1.43	1.16	73	1.25	0.85	74	0.45	0.73	65	0.12	0.53	52

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	129,785	110,232	110,232	108,756	108,873
Gross losses	178	1,246	12,292	6,948	7,702
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,959	458	4,522	2,774	6,585
Net losses	-1,781	788	7,770	4,174	1,117
Provision for loan and lease losses	0	9,095	27,323	5,650	1,000
Adjustments	0	0	0	0	0
Ending balance	131,566	118,539	129,785	110,232	108,756
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.11	64	0.28	0.87	17	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13
Provision for loan and lease losses / Average loans and leases	0	-0.20	64	0.41	1.41	14	0.27	0.82	8	0.07	0.24	19	0.01	0.24	10
Provision for loan and lease losses / Net loan and lease losses	0	-168.35	57	1,154.19	730.69	82	351.65	487.86	53	135.36	130.58	65	89.53	134.68	26
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	1.49	34	1.31	1.32	50	1.21	1.58	31	1.23	0.83	84	1.34	0.90	83
Allowance for loan and lease losses / Total loans and leases	1.22	1.47	34	1.30	1.30	53	1.20	1.55	31	1.23	0.81	84	1.33	0.89	84
Allowance for loan and lease losses / Net loans and leases losses (X)		18.09		37.61	10.10	90	16.70	11.58	78	26.41	8.03	89	97.36	7.54	97
Allowance for loan and lease losses / Nonaccrual assets	293.52	291.29	63	221.77	310.68	46	251.88	299.17	53	206.28	218.72	64	150.09	214.03	42
ALLL / 90+ days past due + nonaccrual loans and leases	285.85	246.27	66	219.19	221.69	56	251.77	244.34	61	182.26	151.73	71	149.96	160.51	61
Gross loan and lease losses / Average loans and leases	0.01	0.24	3	0.06	0.34	15	0.12	0.34	24	0.08	0.28	20	0.09	0.30	23
Recoveries / Average loans and leases	0.07	0.08	56	0.02	0.07	20	0.04	0.07	34	0.03	0.08	28	0.08	0.09	51
Net losses / Average loans and leases	-0.07	0.16	2	0.04	0.27	19	0.08	0.27	26	0.05	0.21	24	0.01	0.22	13
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	15.94	7.39	90	6.59	8.09	47	65.08	33.98	88	36.02	36.22	60	52.28	41.30	74
Earnings coverage of net loan and lease losses (X)	-34.80	25.70	8	62.26	17.23	86	27.97	22.91	71	47.42	24.40	82	158.55	21.75	94

Net Loan and Lease Losses By Type

Real estate loans	-0.04	0.03	6	0.03	0.01	69	0.06	0.04	67	0.04	0.01	80	-0.02	0.02	17
Real estate loans secured by 1-4 family	-0.12	-0.01	2	0	0.01	54	-0.02	0.01	18	-0.03	0.01	17	-0.07	0.01	6
Revolving	-0.08	-0.03	19	-0.11	0	17	-0.02	0.01	31	-0.02	0.02	24	-0.08	0.03	14
Closed-end	-0.12	-0.01	1	0.02	0.01	74	-0.02	0	16	-0.03	0	14	-0.06	0.01	7
Commercial real estate loans	-0.01	0.05	16	0.04	0.01	79	0.08	0.07	64	0.07	0.01	91	-0.02	0.01	18
Construction and land development	-0.03	0	21	0.02	-0.01	90	0	0	69	0	-0.01	77	0	-0.03	60
1-4 family	0	0	58	0	0	60	0	0	33	0	0	26	0	-0.01	38
Other	-0.03	0	17	0.02	-0.01	91	0	0	72	0.01	-0.01	80	0	-0.02	68
Multifamily	0	0	19	0	0	23	0	0	58	0	0	23	-0.23	0	2
Nonfarm nonresidential	-0.01	0.07	15	0.05	0.02	81	0.12	0.11	66	0.10	0.02	90	0.02	0.02	63
Owner-occupied	0	0.01	15	0	0.01	27	0.01	0.02	48	0	0.01	27	-0.02	0.01	2
Other	-0.01	0.06	15	0.05	0.01	88	0.11	0.08	74	0.10	0.01	95	0.04	0.01	85
Real estate loans secured by farmland	-0.11	0	5	0.02	0.01	89	0.07	0.02	85	0	0.01	74	0.03	0	81
Commercial and industrial loans	-0.13	0.20	6	0.02	0.48	18	0.19	0.47	34	0.03	0.37	11	0.13	0.31	31
Loans to individuals		1.06		0.07	1.43	3	0.16	1.13	10	0.39	1.17	23	0.19	1.16	15
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans	-0.16	0.02	5	0.15	0.11	85	-0.18	0.19	3	0.05	0.08	69	0.09	0.15	69
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	55	0.02	0.15	53	0.01	0.15	44	0.03	0.15	44	0.01	0.14	44

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	13,522	17,312	19,084	26,701	21,967
90+ days past due loans and leases	1,202	630	23	7,043	63
Nonaccrual loans and leases	44,824	53,451	51,527	53,439	72,461
Total past due and nonaccrual loans and leases	59,548	71,393	70,634	87,183	94,491
Restructured 30-89 days past due					
Restructured 30-89 days past due	133	129	273	237	312
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	12,867	22,648	13,465	31,473	20,224
Total restructured loans and leases	13,000	22,777	13,738	31,710	20,536
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	11,219	15,733	11,949	26,236	21,613
Other real estate owned	1,128	2,020	1,785	1,141	1,900
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.12	0.33	20	0.19	0.52	16	0.18	0.39	23	0.30	0.43	41	0.27	0.44	28
90+ days past due loans and leases	0.01	0.11	35	0.01	0.12	30	0	0.12	20	0.08	0.15	55	0	0.17	14
Nonaccrual loans and leases	0.41	0.65	32	0.59	0.57	58	0.48	0.66	40	0.60	0.51	65	0.89	0.54	84
90+ days past due and nonaccrual loans and leases	0.43	0.82	24	0.60	0.75	44	0.48	0.85	31	0.67	0.71	53	0.89	0.75	69
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	51	0	0.01	37	0	0.01	50	0	0.01	41	0	0.02	44
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.12	0.13	55	0.25	0.14	79	0.13	0.13	56	0.35	0.14	91	0.25	0.16	74
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.12	0.33	20	0.19	0.52	16	0.18	0.40	23	0.30	0.43	41	0.27	0.44	28
90+ days past due assets	0.01	0.11	35	0.01	0.12	28	0	0.12	18	0.08	0.15	53	0	0.18	12
Nonaccrual assets	0.41	0.66	31	0.59	0.58	58	0.48	0.67	39	0.60	0.53	64	0.89	0.57	84
30+ days past due and nonaccrual assets	0.55	1.18	21	0.79	1.32	23	0.66	1.29	22	0.97	1.19	53	1.16	1.26	56
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.30	0.50	30	0.41	0.48	51	0.33	0.52	32	0.46	0.44	60	0.59	0.48	69
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.53	30	0.42	0.51	50	0.34	0.55	31	0.47	0.48	53	0.61	0.52	66
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.37	0.58	32	0.54	0.57	50	0.42	0.60	31	0.62	0.53	61	0.79	0.60	71
Allowance for loan and lease losses	43.56	69.27	32	60.18	74.58	44	50.49	66.66	38	73.53	115.41	29	88.53	118.28	40
Equity capital + allowance for loan and lease losses	3.75	5.03	36	5.03	4.68	54	4.31	4.97	43	5.80	4.28	73	7.70	4.79	81
Tier 1 capital + allowance for loan and lease losses	3.83	5.96	30	5.18	5.89	47	4.48	6.05	34	5.93	5.65	59	7.44	6.16	66
Loans and leases + other real estate owned	0.53	0.97	29	0.78	0.91	45	0.61	0.97	28	0.90	0.85	56	1.18	0.96	68

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.15	0.31	24	0.15	0.48	12	0.17	0.39	28	0.25	0.38	40	0.33	0.42	46
90+ days past due	0.02	0.13	46	0	0.12	34	0	0.16	14	0.11	0.16	69	0	0.22	12
Nonaccrual	0.45	0.76	35	0.60	0.54	59	0.51	0.76	35	0.71	0.46	76	0.90	0.57	78
Commercial and industrial															
30–89 days past due	0.06	0.22	26	0.18	0.36	29	0.26	0.23	67	0.33	0.31	65	0.18	0.30	38
90+ days past due	0	0.02	39	0	0.03	45	0	0.03	37	0.01	0.05	37	0	0.05	31
Nonaccrual	0.13	0.69	11	0.82	0.90	54	0.18	0.75	16	0.27	0.83	21	0.81	0.76	59
Individuals															
30–89 days past due	0.20	0.53	27	0.48	0.84	29	0.32	0.83	24	0.46	0.83	31	0.29	0.84	21
90+ days past due	0	0.11	20	0.02	0.15	44	0	0.14	19	0.01	0.17	38	0.02	0.16	40
Nonaccrual	0.44	0.22	78	0.31	0.19	72	0.40	0.28	74	0.30	0.17	70	0.25	0.23	62
Depository institution loans															
30–89 days past due		0.01			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.33	0.17	76	0.83	0.35	75	0.10	0.17	67	1.04	0.24	89	0.20	0.17	70
90+ days past due	0	0	44	0.09	0.02	87	0	0	44	0	0	42	0	0	43
Nonaccrual	0.80	0.44	79	0.87	0.76	73	1.10	0.49	81	1.01	0.67	75	2.19	0.75	84
Foreign governments															
30–89 days past due		0.03			10.34			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0	0.13	16	0.01	0.26	34	0	0.18	15	0	0.20	14	0	0.17	12
90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0.66	0.15	90	0	0.13	16	0.66	0.15	89	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.41	0.47	55	0.32	0.73	20	0.44	0.65	42	0.46	0.67	39	0.59	0.71	53
	90+ days past due	0.06	0.28	59	0	0.24	41	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.64	0.88	42	0.71	0.79	52	0.83	0.89	58	0.77	0.73	61	0.78	0.86	56
Revolving	30-89 days past due	0.17	0.31	35	0.07	0.50	12	0.33	0.48	41	0.15	0.45	20	0.14	0.50	17
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.32	1.31	69	0.02	1.07	11	0.04	1.13	13	0.01	1	11	0.71	1.17	56
Closed-end	30-89 days past due	0.44	0.48	55	0.37	0.76	25	0.45	0.65	40	0.52	0.70	46	0.71	0.75	58
	90+ days past due	0.06	0.31	61	0.01	0.27	47	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.55	0.85	36	0.86	0.77	61	0.94	0.87	61	0.94	0.70	73	0.80	0.84	55
Junior lien	30-89 days past due	0.02	0.01	77	0.02	0.02	49	0.07	0.02	93	0.03	0.02	73	0.10	0.03	93
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.12	0.05	83	0.22	0.05	95	0.17	0.04	94	0.30	0.04	96	0.21	0.06	89
Commercial real estate	30-89 days past due	0.06	0.22	27	0.08	0.28	20	0.10	0.26	40	0.17	0.18	56	0.25	0.17	71
	90+ days past due	0.01	0.02	62	0	0.01	23	0	0.02	23	0.16	0.03	91	0	0.03	20
	Nonaccrual	0.19	0.62	19	0.15	0.32	31	0.20	0.62	21	0.23	0.23	60	0.53	0.28	84
Construction and development	30-89 days past due	0.05	0.22	41	0.20	0.32	52	0.09	0.28	46	0.25	0.28	63	0.11	0.21	43
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.01	0.50	25	0.08	0.24	41	0.01	0.41	27	0.05	0.20	41	0.19	0.19	65
1-4 family	30-89 days past due	0.05	0.03	74	0.15	0.06	79	0.09	0.03	81	0.17	0.06	84	0.06	0.06	66
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0.06	0.03	78	0	0.03	27	0	0.02	30	0.09	0.02	85
Other	30-89 days past due	0	0.16	17	0.05	0.24	45	0	0.22	13	0.07	0.20	54	0.05	0.13	48
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.43	28	0.02	0.18	40	0.01	0.35	30	0.05	0.17	47	0.10	0.15	58
Multifamily	30-89 days past due	0.01	0.08	60	0	0.10	22	0	0.09	22	0.11	0.08	74	0	0.10	39
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.06	0.13	56	0.04	0.06	60	0.06	0.11	55	0.05	0.05	65	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.08	0.20	37	0.09	0.27	23	0.14	0.23	52	0.18	0.14	65	0.32	0.17	82
	90+ days past due	0.01	0.02	69	0	0.02	27	0	0.02	26	0.23	0.03	93	0	0.03	21
	Nonaccrual	0.26	0.78	21	0.19	0.37	33	0.28	0.80	24	0.31	0.28	61	0.70	0.30	85
Owner Occupied	30-89 days past due	0.01	0.06	34	0.03	0.11	22	0.01	0.07	21	0.10	0.07	68	0.02	0.09	17
	90+ days past due	0.01	0	83	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.13	0.32	30	0.11	0.20	36	0.14	0.27	31	0.11	0.16	46	0.07	0.17	29
Other	30-89 days past due	0.07	0.12	52	0.06	0.14	43	0.13	0.14	64	0.08	0.07	66	0.30	0.07	93
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0.23	0.01	95	0	0.01	31
	Nonaccrual	0.13	0.40	30	0.08	0.16	45	0.15	0.44	33	0.19	0.10	76	0.63	0.13	94
Farmland	30-89 days past due	0.13	0.13	71	0.30	0.32	65	0.09	0.11	68	0.41	0.23	77	0.39	0.25	73
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	1.97	1.14	75	3.31	1.10	85	2.05	1.13	76	3.68	0.84	91	3.25	1.23	84
Credit card	30-89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	285	285	285	285	285
Retained earnings	1,407,882	1,302,768	1,376,189	1,300,947	1,232,545
Accumulated other comprehensive income (AOCI)	-13,829	-5,537	13,393	-15,679	-93,266
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,394,338	1,297,516	1,389,867	1,285,553	1,139,564
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	103,428	104,856	103,785	105,212	106,640
Accumulated other comprehensive income-related adjustments	-13,829	-5,537	13,393	-15,679	-93,266
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,304,739	1,198,197	1,272,689	1,196,020	1,126,190
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,304,739	1,198,197	1,272,689	1,196,020	1,126,190
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000
Tier 1 Capital	1,364,739	1,258,197	1,332,689	1,256,020	1,186,190
Tier 2 Capital					
Tier 2 capital instruments and related surplus	65,540	88,393	66,631	83,812	99,532
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	133,157	126,232	134,010	117,755	116,562
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	198,697	214,625	200,641	201,567	216,094
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	198,697	214,625	200,641	201,567	216,094
Exited advanced approach tier 2 capital					
Total capital	1,563,436	1,472,822	1,533,330	1,457,587	1,402,284
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	15,722,345	13,110,986	15,712,944	13,066,577	12,200,969
Less: Deductions from common equity tier 1 capital	103,428	104,856	103,785	105,212	106,640
Less: Other deductions	-54,159	-50,713	-53,784	-50,713	-61,636
Total assets for leverage ratio	15,673,076	13,056,843	15,662,943	13,012,078	12,155,965
Total risk-weighted assets	10,646,209	10,406,367	10,717,022	10,185,019	9,323,995
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.26	12.54	52	11.51	11.59	52	11.88	12.35	47	11.74	12.11	47	12.08	12.09	59
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.82	13.31	49	12.09	12.25	53	12.44	13.08	45	12.33	12.78	50	12.72	12.85	58
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.69	15.37	46	14.15	14.01	63	14.31	15.23	40	14.31	14.36	61	15.04	14.45	69
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.71	9.15	38	9.64	9.43	60	8.51	9.13	35	9.65	9.76	54	9.76	9.71	52
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,846	3,062	16,749	16,020	15,440	-7.05	-9.36
Other insurance activities income	2,846	3,062	16,749	16,020	15,440	-7.05	-9.36
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	165,341	161,103	163,915	162,146	160,833	2.63	13.04

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	1.89	0.38	88	2.28	0.40	91	2.82	0.41	92	3.02	0.47	92	2.99	0.47	92
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.05	11	47	11.70	11.59	48	11.21	11.03	48	11.87	11.51	50	12.42	10.22	57
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets		-2.56			7.32			2.04			12.40			3.24	
Deposits		2.95			13.75			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	25,004	30,040	88,066	81,119	90,164	-16.76	-61.54
Dividends	25,000	30,000	88,000	80,900	90,000	-16.67	-61.54
Interest	4	40	66	219	164	-90.00	-33.33
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	9	83	6,680	1,347	4,333	-89.16	-98.77
Dividends	9	17	6,549	1,077	4,052	-47.06	-98.63
Interest	0	66	131	270	281	-100.00	-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	25,013	30,123	94,746	82,466	94,497	-16.96	-61.95
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	4	13	0		-100.00
Total operating income	25,013	30,123	94,750	82,479	94,497	-16.96	-61.95
Operating Expenses							
Personnel expenses	11	830	3,679	3,295	3,077	-98.67	-98.36
Interest expense	862	1,146	3,820	5,485	5,236	-24.78	126.25
Other expenses	3,114	3,142	18,687	7,707	4,999	-0.89	124.84
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,987	5,118	26,186	16,487	13,312	-22.10	63.60
Income (loss) before taxes	21,026	25,005	68,564	65,992	81,185	-15.91	-66.79
Applicable income taxes (credit)	-1,140	-1,423	-6,974	-4,568	-3,841		
Extraordinary items							
Income before undistributed income of subsidiaries	22,166	26,428	75,538	70,560	85,026	-16.13	-65.51
Equity in undistributed income of subsidiaries	27,047	6,593	79,504	85,442	60,898	310.24	
Bank subsidiaries	26,319	6,323	81,818	83,579	58,978	316.24	
Nonbank subsidiaries	728	270	-2,314	1,863	1,920	169.63	169.63
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	49,213	33,021	155,042	156,002	145,924	49.04	78.92
Memoranda							
Bank net income	51,319	36,323	169,818	164,479	148,978	41.29	83.51
Nonbank net income	737	287	4,235	2,940	5,972	156.79	-20.58
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,405,056	88.18	1,311,909	87.20	1,405,584	87.96	1,294,152	1,127,181	7.10	34.34
Common and preferred stock	1,397,203	87.69	1,304,060	86.68	1,399,027	87.55	1,287,595	1,118,534	7.14	34.60
Excess cost over fair value	6,557	0.41	6,557	0.44	6,557	0.41	6,557	6,557	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,296	0.08	1,292	0.09	0	0	0	2,090	0.31	0.15
Investment in nonbank subsidiaries	45,907	2.88	54,768	3.64	47,574	2.98	54,570	61,307	-16.18	-14.58
Common and preferred stock	45,907	2.88	48,169	3.20	45,179	2.83	47,899	54,321	-4.70	-0.36
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	6,599	0.44	0	0	6,671	6,951	-100.00	-100.00
Other receivables	0	0	0	0	2,395	0.15	0	35		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	111,614	7	105,139	6.99	112,456	7.04	103,769	116,840	6.16	15.76
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	30,830	1.93	32,650	2.17	32,367	2.03	25,448	22,465	-5.57	-2.22
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,593,407	100.00	1,504,466	100.00	1,597,981	100.00	1,477,939	1,327,793	5.91	29.80
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	104,961	6.59	107,289	7.13	106,781	6.68	101,562	96,970	-2.17	2.55
Other liabilities	24,458	1.53	27,505	1.83	28,744	1.80	25,481	23,567	-11.08	9.92
Balance due to subsidiaries and related institutions	67,088	4.21	69,594	4.63	70,027	4.38	62,781	65,130	-3.60	-2.38
Total liabilities	196,507	12.33	204,388	13.59	205,552	12.86	189,824	185,667	-3.86	1.65
Equity Capital	1,396,900	87.67	1,300,078	86.41	1,392,429	87.14	1,288,115	1,142,126	7.45	35.06
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	2,847	0.18	2,847	0.19	2,847	0.18	2,847	2,847	0.00	0.00
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	1,407,882	88.36	1,302,768	86.59	1,376,189	86.12	1,300,947	1,232,545	8.07	36.61
Accumulated other comprehensive income	-13,829	-0.87	-5,537	-0.37	13,393	0.84	-15,679	-93,266		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,593,407	100.00	1,504,466	100.00	1,597,981	100.00	1,477,939	1,327,793	5.91	29.80
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	61,856	3.88	61,856	4.11	61,856	3.87	61,856	61,856	0.00	-3.43
Notes payable to subsidiaries that issued TPS	60,000	3.77	60,000	3.99	60,000	3.75	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	4,961	0.31	7,289	0.48	6,781	0.42	1,562	0	-31.94	33.07
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.01	12.54	67	10.10	3.93	90	11.44	7.29	86	12.98	9.68	85	13.11	10.40	81
Bank net income / Average equity investment in banks	14.61	12.55	71	11.16	4.73	85	12.53	7.45	87	13.49	10.51	82	13.15	11.19	72
Nonbank net income / Average equity investment in nonbanks	6.47	12.53	48	2.39	5.73	47	9.19	9.75	60	6.20	7.89	58	10.84	7.10	73
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	104.28	95.97	75	110	95.67	60	109.53	88.16	78	105.43	82.22	69	102.09	82.56	46
Nonbank net income / Parent net income	1.50	2.83	62	0.87	5.47	56	2.73	3.59	64	1.88	5.93	65	4.09	3.78	75
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	14.07	17.74	52	15.72	19.50	62	14.76	20.06	54	14.74	20.43	61	16.26	20.88	60
Total debt / Equity capital	7.51	11.90	47	8.25	13.54	58	7.67	14.41	46	7.88	14.31	54	8.49	14.69	55
Total debt + notes payable to subs that issued TPS / Equity capital	11.81	14.30	50	12.87	15.86	61	11.98	16.67	50	12.54	16.36	59	13.74	17.10	57
Total debt + Loans guaranteed for affiliate / Equity capital	7.51	12.02	47	8.25	13.93	57	7.67	14.68	45	7.88	14.56	53	8.49	15.14	54
Total debt / Equity capital – excess over fair value	7.55	12	47	8.29	13.68	58	7.70	14.52	46	7.92	14.51	54	8.54	14.81	55
Long-term debt / Equity capital	7.51	11.33	48	8.25	12.46	59	7.67	13.56	47	7.88	13.04	57	8.49	13.37	56
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.36	0.04	91	0.56	0.05	91	0.49	0.06	89	0.12	0.05	88	0	0.14	39
Excess cost over fair value / Equity capital	0.47	0.10	90	0.50	0.10	88	0.47	0.08	89	0.51	0.12	88	0.57	0.12	90
Long-term debt / Consolidated long-term debt	49.01	35.48	59	53.70	27.67	76	49.44	34.67	62	52.33	28.44	74	51.18	28.63	72
Double Leverage															
Equity investment in subs / Equity capital	103.78	102.85	56	104.52	103.91	55	104.19	102.81	62	104.19	103.22	57	103.26	103.10	55
Total investment in subs / Equity capital	103.87	108.21	49	105.12	111.18	46	104.36	110.16	48	104.71	111.07	45	104.06	112.48	44
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.27	0.22	57	0.44	1.22	45	0.38	0.47	52	0.35	0.36	54	0.26	0.35	52
Equity investment in subs – equity cap / Net income-div (X)	0.42	0.74	42	8.06	2.81	87	0.78	1.82	30	0.79	1.22	42	0.54	1.22	30
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	121.60	111.20	59	86.86	154.20	28	95.98	136.59	25	83.66	177.68	13	109.62	162.34	29
Cash from ops + noncash items + op expense / Op expense + dividend	104.62	98.58	52	88.27	176.81	27	97.23	147.24	19	84.24	190.27	10	107.84	174.91	21
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.08	85.35	51	103.77	90.08	60	108.20	134.08	46	87.48	116.34	18	109.85	103.19	63
Pretax operating income + interest expense / Interest expense	2,539.21	1,142.88	81	2,281.94	2,355.68	68	1,894.87	2,016.32	73	1,303.14	1,968.54	51	1,650.52	2,898.75	64
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,941.16	1,357.31	75	1,595.51	1,688.78	66	1,375.61	1,539.23	64	923.15	1,632.83	40	1,171.47	1,369.37	57
Dividends + interest from subsidiaries / Interest expense + dividends	136.07	117.86	64	93.13	186.57	30	113.31	150.43	37	88.59	210.80	12	115.75	188.90	26
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	9.92	33.13	23	4.53	20.55	35	22.86	35.64	59	99.87	57.11	85		33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.36	3.97	73	7.24	2.60	81	7.18	3.85	75	6.85	2.64	80	8.49	2.61	83
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.32	1.80	64	0.46	3.20	65	0.33	2.66	65	0.46	5.62	61	0.61	5.50	60
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	79.04	74.87	56	118.06	61.08	86	105.64	81.10	79	124.15	57.84	89	89.86	57.26	78
Dividends declared / Net income.....	35.60	23.13	72	94.49	81.32	74	51.47	42.29	64	56.15	33.08	89	52.36	27.33	88
Net income – dividends / Average equity.....	9.02	9.52	53	0.56	0.55	40	5.55	4.14	68	5.69	6.46	42	6.25	7.33	36
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	142.69	101.14	67	96.15	182.33	35	110.28	132.17	42	92.35	178.13	23	117.79	157.73	37
Dividends from nonbank subsidiaries.....	0.05	3.28	67	0.05	2.35	66	8.21	3.41	80	1.23	7.53	59	5.30	7.13	74
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	142.75	128.99	58	96.21	229.19	24	118.48	174.85	33	93.58	260.40	11	123.10	215.26	24
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	48.71	30.63	67	82.59	123.04	36	51.82	60.28	45	49.19	66.55	33	60.41	60.71	52
Interest income from bank subsidiaries.....	0.01	0.12	56	0.11	0.70	61	0.04	0.36	53	0.13	0.54	62	0.11	0.52	63
Management and service fees from bank subsidiaries.....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	48.72	33.49	64	82.70	148.03	36	51.86	62.88	45	49.32	69.36	29	60.52	63.43	50
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	1.22	47.24	48	5.92	39.62	55	154.64	56.39	88	36.63	82.95	43	67.85	51.40	60
Interest income from nonbank subsidiaries.....	0	2.80	33	23	14.44	81	3.09	7.38	72	9.18	20.25	65	4.71	18.56	58
Management and service fees from nonbank subsidiaries.....	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries.....	1.22	69.48	28	28.92	76.32	46	157.73	79.84	83	45.82	150.41	27	72.56	99.33	44
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.95	58.57	88	99.59	62.43	68	92.88	69.76	48	98.09	67.32	70	95.24	65.18	58
Interest income from bank subsidiaries.....	0.02	0.72	53	0.13	2.52	57	0.07	0.63	53	0.27	0.80	63	0.17	0.92	62
Management and service fees from bank subsidiaries.....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	99.96	71.70	81	99.72	76.26	53	92.95	82.20	34	98.35	78.80	55	95.41	74.20	43
Dividends from nonbank subsidiaries.....	0.04	5.32	66	0.06	2.51	70	6.91	1.95	85	1.31	2.65	64	4.29	2.57	78
Interest income from nonbank subsidiaries.....	0	0.82	37	0.22	1.82	75	0.14	0.73	78	0.33	1.19	76	0.30	2.32	72
Management and service fees from nonbank subsidiaries.....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	0.04	10.59	47	0.28	9.13	61	7.05	4.70	77	1.63	7.29	55	4.59	7.64	70
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....	58.93	29.59	77	57.65	30.31	77	57.93	27.08	78	60.90	28.33	77	63.79	26.53	78